



Order Filed on May 1, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2©

VIRGINIA E. FORTUNATO, LLC
One Kinderkamack Road
Hackensack, NJ 07601
201-673-5777

Virginia E. Fortunato, Esq.
Attorney for Debtor, Edward Steiper

In Re:

EDWARD STEIPER,

Debtor.

Case No. 24-10502/RG

Chapter: 13


Hearing Date: April 17, 2024

Judge: Rosemary Gambardella

**SECOND INTERIM ORDER AUTHORIZING DEBTOR'S PARTICIPATION IN THE
NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY'S EMERGENCY
RESCUE MORTGAGE ASSISTANCE (ERMA) PROGRAM AND PERMITTING
HOMEOWNERS ASSISTANCE FUNDS (HAF) TO BE PAID BY THE PROGRAM TO
DOVENMUEHLE/QUORUM FEDERAL CREDIT UNION**

The relief set forth on the following pages numbered two (2) through two (2) is hereby
ORDERED.

DATED: May 1, 2024



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Page 2

Debtors: Edward Steiper

Case No.: 24-10502 - Chapter 13

Caption: Second Interim Order Authorizing Debtor's Participation in the New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistance (ERMA) Program and Permitting Homeowners Assistance Funds (HAF) to be Paid by the Program to Dovenmuehle/Quorum Federal Credit Union

Upon the Debtor's Motion Authorizing Sale of Real Property Order Authorizing Debtor's Participation in The New Jersey Housing and Mortgage Finance Agency's Emergency Rescue Mortgage Assistant (ERMA) Program and Permitting Funds to be Paid by the Program to the Debtor's Mortgage for Arrearages; and

IT IS HEREBY:

ORDERED, that Quorum Federal Credit Union is permitted to accept HAF Funds on behalf of the debtor for mortgage arrearages; and it is further,

ORDERED, that Quorum Federal Credit Union shall notify the Trustee and debtor's counsel upon receipt of HAF funds; and it is further,

ORDERED, that Quorum Federal Credit Union shall filed an Amended Proof of Claim within 30 days from its receipt of HAF funds; and it is further,

ORDERED, that Quorum Federal Credit Union shall provide the debtor's attorney with a post-petition payment history when it files its Amended Proof of Claim; and it is further,

ORDERED, that Quorum Federal Credit Union is to provide the debtor's attorney with a copy of any pay off statements and/or breakdown of mortgage arrears and expenses provided to ERMA as it related to the debtor's application for HAF Funds within 14 days from the date of this Order; and it is further,

ORDERED, that the instant Motion shall be adjourned to May 15, 2024 at 10:00 a.m.

In re:
Edward Steiper
Debtor

Case No. 24-10502-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 01, 2024

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2024:

Recip ID	Recipient Name and Address
db	+ Edward Steiper, 131 Brakeshoe Place, Mahwah, NJ 07430-1102

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quorum Federal Credit Union dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Virginia E. Fortunato	on behalf of Debtor Edward Steiper njbankruptcy911@gmail.com bankruptcyntices2011@gmail.com;fortunatovr82014@notify.bestcase.com

TOTAL: 4